

Information to identify the case:

Debtor 1:	Lori Brunson			Social Security number or ITIN: xxx-xx-7095
	First Name	Middle Name	Last Name	EIN: _____
Debtor 2:	(Spouse, if filing)			Social Security number or ITIN: _____
	First Name	Middle Name	Last Name	EIN: _____
United States Bankruptcy Court:	District of New Jersey			Date case filed in chapter: 13 4/2/19
Case number:	19-16709-VFP			Date case converted to chapter: 7 3/5/22

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Lori Brunson	
2. All other names used in the last 8 years	aka Lori Brunson-Tracey	
3. Address	12 Arverne Rd West Orange, NJ 07052-2602	
4. Debtor's attorney	Steven D. Pertuz Law Offices of Steven D. Pertuz, LLC 111 Northfield Avenue Suite 304 West Orange, NJ 07052	Contact phone (973) 669-8600 Email: pertuzlaw@verizon.net
5. Bankruptcy trustee	Charles M. Forman Forman Holt 365 West Passaic St. Suite 400 Rochelle Park, NJ 07662	Contact phone 201-845-1000

For more information, see page 2 >

6. Bankruptcy clerk's office	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 3/7/22
7. Meeting of creditors	March 31, 2022 at 01:00 PM	Location: Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.
	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	
8. Presumption of abuse	The presumption of abuse does not arise.	
	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), orif you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.	Filing deadline: 5/31/22
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:

Lori Brunson

Debtor

Case No. 19-16709-VFP

Chapter 7

District/off: 0312-2

User: admin

Page 1 of 2

Date Rcvd: Mar 07, 2022

Form ID: 309A

Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 09, 2022:

Recip ID	Recipient Name and Address
db	Lori Brunson, 12 Arverne Rd, West Orange, NJ 07052-2602
518159520	Essex County Sheriff, Essex County Veteran's Courthouse, 50 W Market St, Newark, NJ 07102-1607
518159523	Phelan Hallinan & Diamond, 400 Fellowship Rd Ste 100, Mount Laurel, NJ 08054-3437
518159522	Phelan Hallinan & Diamond, 1617 John F Kennedy Blvd Ste 1400, Philadelphia, PA 19103-1814
518199760	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, NJ Division of Taxation, PO Box 281, Trenton, NJ 08695-0281
518159524	Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
518623766	+ State of New Jersey, Division of Taxation Bankruptcy, PO Box 245, Trenton, NJ 08695-0245
518296139	The Bank of New York Mellon as Trustee, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: pertuzlaw@verizon.net	Mar 07 2022 20:26:00	Steven D. Pertuz, Law Offices of Steven D. Pertuz, LLC, 111 Northfield Avenue, Suite 304, West Orange, NJ 07052
tr	+ Email/Text: charles.forman@txitrustee.com	Mar 07 2022 20:26:00	Charles M. Forman, Forman Holt, 365 West Passaic St., Suite 400, Rochelle Park, NJ 07662-3005
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 07 2022 20:26:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 07 2022 20:26:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518159517	Email/Text: bankruptcy@usecapital.com	Mar 07 2022 20:26:00	Capital Accounts, LLC, PO Box 140065, Nashville, TN 37214-0065
518245147	+ EDI: AIS.COM	Mar 08 2022 01:28:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518159518	Email/PDF: creditonebknotifications@resurgent.com	Mar 07 2022 20:30:42	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
518199759	EDI: IRS.COM	Mar 08 2022 01:28:00	Internal Revenue Service, 31 Hopkins Plz Rm 1150, Baltimore, MD 21201-2825
518285887	Email/PDF: resurgentbknotifications@resurgent.com	Mar 07 2022 20:30:48	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518280242	Email/PDF: resurgentbknotifications@resurgent.com	Mar 07 2022 20:30:43	LVNV Funding, LLC, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587

District/off: 0312-2

User: admin

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Date Recd: Mar 07, 2022

Form ID: 309A

Total Noticed: 21

518159521	Email/Text: bankruptcy@onlineis.com	Mar 07 2022 20:26:00	Online Information Services, PO Box 1489, Winterville, NC 28590-1489
518294753	+ Email/Text: peritus@ebn.phinsolutions.com	Mar 07 2022 20:26:00	Westlake - C/O Peritus Portfolio Services, P.O. Box 141419, Irving, TX 75014-1419
518159525	Email/Text: bankruptcynotice@westlakefinancial.com	Mar 07 2022 20:26:00	Westlake Financial Services, 4751 Wilshire Blvd Ste 100, Los Angeles, CA 90010-3847

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518200632		Mr. Brunson.
518199755	*	Capital Accounts, LLC, PO Box 140065, Nashville, TN 37214-0065
518199756	*	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
518199757	*	Ditech Financial, LLC, PO Box 6172, Rapid City, SD 57709-6172
518199758	*	Essex County Sheriff, Essex County Veteran's Courthouse, 50 W Market St, Newark, NJ 07102-1607
518199761	*	Online Information Services, PO Box 1489, Winterville, NC 28590-1489
518199762	*	Phelan Hallinan & Diamond, 400 Fellowship Rd Ste 100, Mount Laurel, NJ 08054-3437
518199763	*	Phelan Hallinan & Diamond, 1617 John F Kennedy Blvd Ste 1400, Philadelphia, PA 19103-1814
518199764	*	Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
518199765	*	Westlake Financial Services, 4751 Wilshire Blvd Ste 100, Los Angeles, CA 90010-3847
518159519	##	Ditech Financial, LLC, PO Box 6172, Rapid City, SD 57709-6172

TOTAL: 1 Undeliverable, 9 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 09, 2022

Signature: /s/Joseph Speetjens